

Cyber-shopping: Protect Yourself when Purchasing Online

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Convenience Stores have a new meaning with the growing popularity of online shopping. No traffic. No sun, rain, or wind. No driving around the parking lot for hours looking for that one prime spot. Before you take advantage of the options on the 'Net, however, make sure that you are shopping safely and securely.

Unsecured information (such as credit card numbers) sent over the Internet can be intercepted. You should ensure that your browser (that "thing" that enables you to hook up to the internet) will encrypt or scramble purchase information. Most connection services (such as America Online, Compuserve) include secure browsers, but you would be wise to check before making an online purchase. While this doesn't guarantee safety, it goes a long way to keeping your information private. If you don't have encryption software to assure the security of your transaction, you are better off simply calling the company's toll free number, faxing your order, paying by check or money order, or getting in your car and going to the mall.

Question any company that would require personal information, such as a social security number, when making an online purchase. It is rarely necessary and should raise a big red flag. Although the World Wide Web provides a valuable service to customers, it is not without its con artists and scams. Caution on your part will help prevent a disastrous result.

The same laws that protect you when you shop by phone or mail apply when you shop in cyberspace. For example, should you decide to pay by credit or charge card, your transaction will be protected by the Fair Credit Billing Act. Some cards may provide additional warranty or purchase protection benefits. Check with the bank or financial institution that issues your card.

The Fair Credit Billing Act, applicable when you purchase with a credit or charge card, offers consumers several protections. If you find a billing error on your monthly statement, such as a wrong amount, something you didn't order, or something that was not delivered as agreed, you may dispute the charge and withhold payment in that amount while the error is in dispute.

To dispute a charge, you should write the creditor at the address indicated for billing inquiries. This is usually not the same address to which you would send your payment. Include your name, address, card number, and describe the billing error. Your letter must reach the creditor within 60 days after the first bill

containing the error was mailed to you. This is a good motivator to scrutinize your credit and charge card statements each month. Computer and human errors occur and unless you catch it in a timely manner, you will be required to pay.

Consumer transactions on the internet will undoubtedly increase exponentially as computers and online services become the norm. Some caution and research on your part will help prevent you from paying more than you bargained for. If you have questions concerning your rights when cyber-shopping or on other consumer issues, call the Fort McPherson Legal Assistance Office at 464-2626 to arrange a consultation with a Legal Assistance Attorney.